

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

WD2-99-035

Application Number

Not yet assigned

Applicant(s)

John M. Packes, Jr., et al.

Filing Date

September , 1999

Group Art Unit

Not yet assigned

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
ME	A	5,319,542	6/7/94	King, Jr. et al.			
ME	B	5,642,279	6/24/97	Bloomberg et al.			
ME	C	5,845,265	12/01/98	Woolston			

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

ME	D	Charles A. Knapp & Nathan M. Crystal, "Rules of Contract Law", Published by Little, Brown & Company, Copyright 1993 §2-305, at page 38.
ME	E	"The Rite of Returns; A Holiday Tradition That Could Cost You a Bundle", PR Newswire, December 21, 1998, Financial News Section.

EXAMINER

DATE CONSIDERED

1/24/02

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

WD2-99-03

Application Number

Not yet assigned

Applicant(s)

John M. Packes, Jr. et al.

Filing Date

September , 1999

Group Art Unit

Not yet assigned

*EXAMINER
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

ME

F

"Buy Now...Pay Later", Gary Foreman, (<http://www.stretcher.com/stories/960422b.htm>), download date: 4/15/99.

ME

G

"Hardware Features - Buy Now Pay Later", (<http://www.reserve.co.uk/www/public/catalogue/buynowpaylater.html>), download date: 4/15/99.

ME

H

"Buy Now, Pay Later", Charles W. Kyd, (<http://www.inc.com/incmagazine/archives/08881011.html>), download date: 4/15/99.

ME

I

"Sales: Buy Now, Pay Later is Good Only If It's Interest-Free", (<http://detnews.com1996/menu/stories/62386.htm>), download date: 4/15/99.

ME

J

"(1/29/99) Card Stuff Protection", (<http://www.cardweb.com/cardtrak/news/1999/january/29a.html>), download date: 7/20/99.

ME

K

"Sales Circular - How to Get Price Protection", (<http://www.salescircular.com/protectp.html>), download date: 7/20/99.

ME

L

"Pricing and Programs", (<http://www.presentingsolutions.com/pricingand programs.html>), download date: 7/20/99.

EXAMINER

Michael Giff

DATE CONSIDERED

1/24/02

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